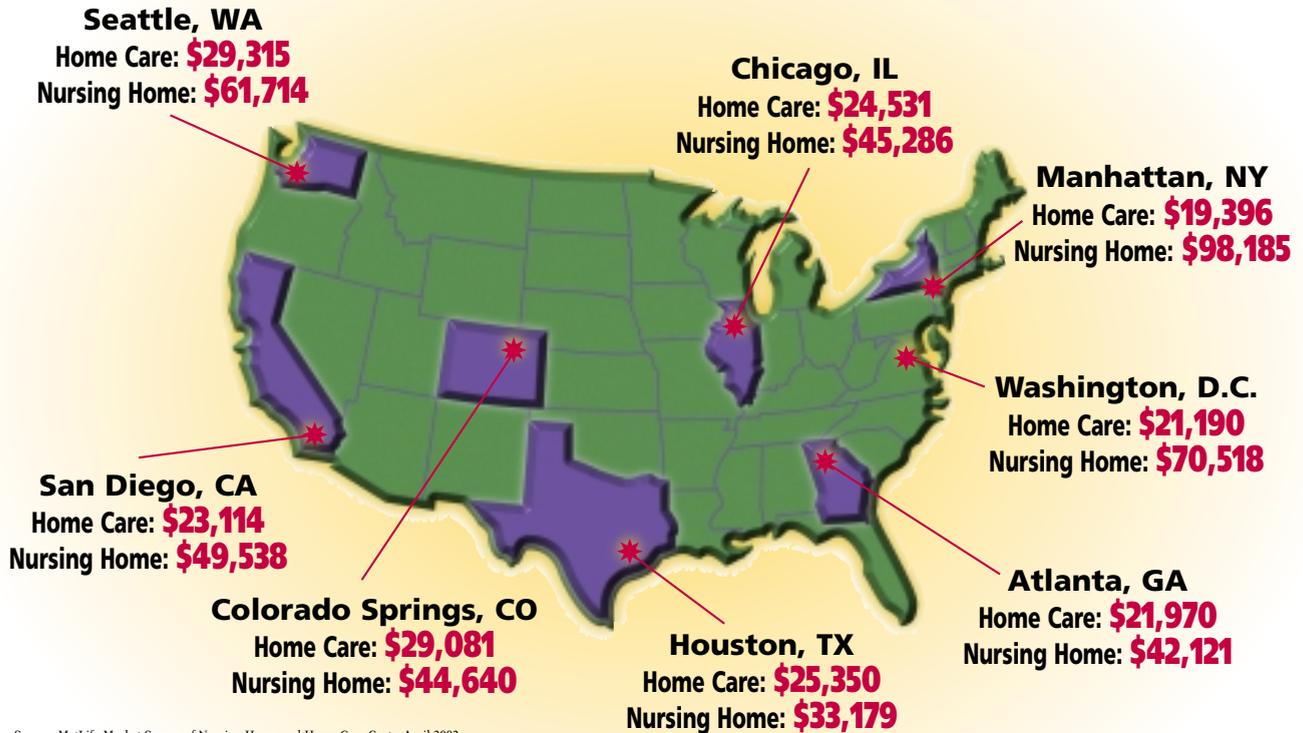


Can You Afford the Cost of Long Term Care ?



Source: MetLife Market Survey of Nursing Home and Home Care Costs, April 2002

What is the average annual cost of care in your area? Take a look! The national average annual cost of home health care is well over \$20,000 (that's \$18/hour¹, five hours per day, five days a week for a home health aide) — and it's expected to climb to \$68,000 by 2030.² For care in a nursing home, the national average annual cost is \$52,000¹ (for a semi-private room) and is expected to climb to \$190,600 by 2030.² Take a look at the map above for the average annual cost of care in your area — you may discover that it is even more expensive than you thought. Now ask yourself, how will you pay for these costs should you or a loved one need long term care? And if you don't see *your* city listed above, go to our web site, www.LTCFEDS.com, for a larger listing of costs by area.

¹ MetLife Market Survey of Nursing Home and Home Care Costs, April 2002

² "Can Aging Baby Boomers Avoid the Nursing Home?", Stucki, B. and Mulvey, J., American Council of Life Insurers, March 2000, page 15

Be smart! Call 1-800-LTC-FEDS (1-800-582-3337) (TDD 1-800-843-3557) or visit www.LTCFEDS.com for a free Program Overview Brochure!



Be Smart

“Help protect your assets from the potentially high costs of long term care. Find out more about the Federal Long Term Care Insurance Program today!”

Kay Coles James
Director, U.S. Office of Personnel Management

The Federal Long Term Care Insurance Program



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